

Information to identify the case:

Debtor 1	Angel M. Romero	Social Security number or ITIN	xxx-xx-7427
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter	7 10/1/18
Case number:	18-27628		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Angel M. Romero	
2. All other names used in the last 8 years		
3. Address	23579 W Briar Terrace Antioch, IL 60002	
4. Debtor's attorney Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
5. Bankruptcy trustee Name and address	Joseph E Cohen Cohen & Krol 105 West Madison Suite 1100 Chicago, IL 60602	Contact phone 312 368-0300 Email: jcohen@cohenandkrol.com

For more information, see page 2 >

Debtor **Angel M. Romero**

Case number **18-27628**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/2/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 1, 2018 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 1792 Nicole Lane, Round Lake Beach, IL 60073
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 12/31/18 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of IllinoisIn re:
Angel M. Romero
DebtorCase No. 18-27628-ABG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: cshabez
Form ID: 309APage 1 of 1
Total Noticed: 13

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db +Angel M. Romero, 23579 W Briar Terrace, Antioch, IL 60002-2103
 27125735 +Genesis FS Card Services (Kay Jewele, PO Box 4480, Beaverton, OR 97076-4480
 27125738 +Midfirst Bank, Bankruptcy Department, PO Box 26648, Oklahoma City, OK 73126-0648
 27125740 Midland Mortgage, Correspondence Only, PO Box 26648, Oklahoma City, OK 73126-0648
 27125739 Midland Mortgage, PO Box 26888, Oklahoma City, OK 73126-8888
 27125742 +Shapiro Kreisman Associates, 2121 Waukegan, Suite 301, Bannockburn, IL 60015-1831

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: davidsiegelbk@gmail.com Oct 03 2018 01:11:31 David M Siegel,
 David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
 tr +EDI: QJECOHEN.COM Oct 03 2018 05:03:00 Joseph E Cohen, Cohen & Krol,
 105 West Madison Suite 1100, Chicago, IL 60602-4600
 27125733 EDI: CAPITALONE.COM Oct 03 2018 04:58:00 Cap One, 15000 Capital One Dr,
 Richmond, VA 23238
 27125734 +EDI: CAPITALONE.COM Oct 03 2018 04:58:00 Cap One, 10700 Capital One Way,
 Richmond, VA 23060-9243
 27125736 E-mail/Text: BKRMailOPS@weltman.com Oct 03 2018 01:12:14 Kay Jewelers, PO Box 740425,
 Cincinnati, OH 45274-0425
 27125737 +EDI: MERRICKBANK.COM Oct 03 2018 04:58:00 Merrick Bank, 10705 S. Jordan Gtwy Ste. 200,
 South Jordan, UT 84095-3977
 27125741 +EDI: AGFINANCE.COM Oct 03 2018 04:58:00 ONEMAIN, Bankruptcy Department, PO Box 1010,
 Evansville, IN 47706-1010

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Angel M. Romero davidsiegelbk@gmail.com,
 author@proofofpayments.com;R41057@notify.bestcase.com;johnellmannlaw@gmail.com
 Joseph E Cohen jcohen@cohenandkrol.com,
 jcohen@ecf.epiqsystems.com;jcohenattorney@gmail.com;jneiman@cohenandkrol.com;acartwright@cohenandkrol.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3